

**Loans to borrowers under priority sector**

1396. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether under the extant guidelines of RBI, banks are obliged to grant loans to borrowers falling under the priority sector category;

(b) if so, salient details of banks obligation, year-wise details of their having met the obligation since 1991-92 till 30th September, 2006 and the nomenclature of borrowers falling under priority sector showing revisions made, if any, during the period in the category; and

(c) the details of the volume of outstanding loans in the priority sector indicating volume of loans becoming NPAs since 1991-92 showing their percentage *vis-a-vis* the overall NPAs of the banks, including refinancing institutions e.g. NABARD, year-wise;

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The extant guidelines of the Reserve Bank of India (RBI) stipulate a target of 40% of Net Bank Credit (NBC) for lending to the priority sector by domestic scheduled commercial banks both in the public and private sector. Within this, sub-targets of 18% and 10% of NBC have been stipulated for lending to agriculture and weaker sections respectively.

(b) and (c) The information is being collected and will be laid on the table of the House.

**Delayed crediting of cheques by banks**

1397. SHRIMATI JAYA BACHCHAN:  
SHRI MOTIUR RAHMAN:  
SHRI AJAY MAROO:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that by delaying the clearance of cheques of customers, banks earned Rs. 3276 crores in the year, 2005-06;

(b) whether it is also a fact that the enrichment had been on 13000 lakh cheques worth Rs. 11,337,000 crores as estimated by the India Statistical